

The Credit Usage Page within Ascent360 provides a report of current and past credit usage by month. The page centralizes the data related to texting credit usage to give you a better idea of how your credits are spent per month.

For more on Ascent360's texting credit system, see [Understanding SMS Credits](#)

## Terms to Know

### Credits

- Credits represent the cost of sending text messages to recipients from Ascent360. Credits are charged per recipient; the number of credits used depends on the type of the message (SMS or MMS) and the length, or segments, of the message. **Any text message sent from Ascent360 - regardless of message type, number of segments, or message delivery success/failure - counts against your Credit usage for the month.** Inbound messages to Ascent360 (texts sent from your recipients to your business texting number) do not count against your credits.

### Credit Tier

- Your credit tier represents the number of text messages that you plan to send in a month. Credit usage renews on a monthly basis on the first calendar day of each month. **Excess credits do not roll-over from month-to-month.**

### Overage

- An overage occurs when your credit usage for the month exceeds your credit tier. Credit overages are allowed, but are billed at a higher rate, so it's important to work with Ascent360 to right-size your credit tier. While overages are allowed, Ascent360 imposes an invisible hard limit for credits as a security measure to prevent abuse; if you continually send text campaigns that cause you to excessively exceed your credit tier, Ascent360 will prevent you from sending any further texts until the next calendar month (Compliance messages will always be sent).

### Compliance

- Compliance credits are based on messages that Ascent360 is compelled to send on your behalf. These include opt-in confirmations, opt-out confirmations, and responses to HELP & INFO keywords. Compliance messages are one-segment messages that count against your credit tier for the month.

### Live

- Live credits are based on messages that you are explicitly sending through the Ascent360 SMS Design Library. These include one-time sends, scheduled sends, recurring sends, etc.

### Seed

- Seed credits are based on any Seed Lists that you attach to one-time or recurring messages.

### Test

- Test credits are based on test sends that you initiate from the Text Composition Tool.

## The Credits Usage Page

The Credits Usage Page displays how your texting credits are being spent throughout the month. The top left card displays your total usage for the selected month. Below this, you'll see the credit tier you are paying for, information about overage billing, and a display stating your usage reset date.

If you believe the Credit Tier shown on this page is incorrect, please contact [support@ascent360.com](mailto:support@ascent360.com).

In the top middle of the screen, you'll see a donut chart displaying the distribution of your credit usage by usage type. Here, you'll see the number of credits that are going toward Live sends, Compliance sends, Seed sends, and Test sends. To the right of this chart, you'll see another donut chart displaying the distribution of your credit usage by message type - SMS or MMS.

SMS costs 1 credit per segment and MMS costs 3 credits per segment. These ratios are reflective of the relative costs imposed by carriers and downstream partners to send these types of messages. For more information, see [Understanding Text Message Credits](#)

At the bottom of the page, you'll see a line graph displaying your credit usage over time by usage type. You can toggle the display shown here between *daily* usage and *cumulative* usage.